



YOUR CREDIT UNION HAS BEEN AWARDED: THE CUNA BENEFITS OF MEMBERSHIP TOP PERFORMANCE AWARD

DEAR MEMBERS AND FRIENDS OF POLAM,



I'm very proud to let you know that POLAM has recently been recognized with the prestigious 2022 Benefits of Membership Top Performance Award granted to POLAM by the nationwide Credit Union National Association (CUNA). Jennifer Audette, our CEO, went to

Washington DC to claim the award and meet with the prominent leaders of the credit union movement. CUNA estimates that POLAM is among the nation's best in providing direct financial benefits to members. These benefits arise from our credit union's low loan interest rates, higher-than-average deposit rates and fewer fees compared to banking institutions.

Congratulations to Jennifer, POLAM's employees, Board of Directors, Supervisory Committee and our members who all contributed to this achievement.

Having said that, I continue to ask our members, the Polish community at large and friends of Poland to choose POLAM FCU as their primary financial institution and give us a chance to prove that member loyalty pays. We are all hard at work to demonstrate that POLAM is the Polish-American financial institution you can be very proud of.

-Mariusz Kicinski, Chairman of the Board of Directors



Jennifer Audette, CEO of POLAM and Jim Nussle, President and CEO of the Credit Union National Association, Washington DC

1-YEAR SAVINGS
CERTIFICATE

4.00% APY*

min deposit \$100,000

GROW WITH US!

BE A PART OF THE LEGACY. THERE IS NO BETTER TIME THAN NOW TO OPEN A HIGH YIELD SAVINGS CERTIFICATE WITH POLAM.

Rates have not been this high in years and by opening a share certificate with POLAM, you are not only growing your funds faster, but also helping your community grow by supporting Polish-American artistic and cultural events. Can your bank do that?

This credit union is federally insured by the National Credit Union Administration.

*APY = Annual Percentage Yield. Rates are effective March 1, 2023. Yield is based on the assumption that dividends remain on deposit for the entire dividend period. Dividends are paid monthly and at maturity. Early withdrawal penalties may apply. Fees and penalties may reduce principal. Rates and yields listed above are subject to change without notice. Call 800-404-5137 for more information.



Los Angeles Branch

589 N. Larchmont Blvd.
Los Angeles, CA 90004
(323) 463-5137
(800) 404-5137 toll-free
(323) 460-4518 fax

Office Hours

Monday - Thursday 9 am - 4 pm
Friday 9 am - 6 pm



Orange County Branch

1700 N. Tustin St., Suite C
Orange, CA 92865
(714) 998-1016
(714) 998-1057 fax

Office Hours

Monday - Thursday 10 am - 5 pm
Friday 10am - 6pm
Saturday 10am - 3pm

We also conduct business at the Polish churches in Yorba Linda and Los Angeles every 2nd Sunday of the month.

24-Hour Teller Phone

(800) 508-9676

CO-OP Branch Locator

www.co-opsharedbranch.org
(888) 748-3266

CO-OP ATM Locator

(888) 748-3266
www.co-opatm.org

e-mail: polam@polam.org
website: www.polam.org

To report a lost or stolen Debit Card

Toll Free (888) 241-2510 in the U.S.

Collect (909) 941-1398 outside the U.S.

To report a lost or stolen Credit Card

Toll Free (800) 808-7230 in the U.S.

Collect (727) 570-4881 outside the U.S.

Please direct any suggestions or concerns regarding your accounts to:

POLAM Supervisory Committee
2720 Neilson Way # 5703
Santa Monica, CA 90409
supervisory-committee@polam.org

POLAM FCU Routing # 322078927

Holiday Closings

May 29
June 19

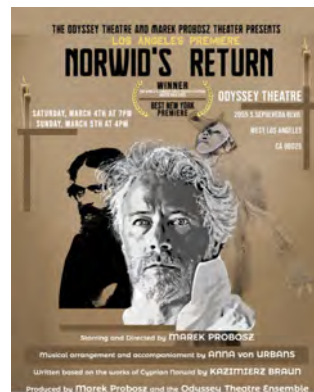
Memorial Day
Juneteenth



WE LOVE OUR LOYAL MEMBERS!



Second from left: winner of POLAM Member Loyalty Gabriela M. POLAM employee Iwona Kopec, CEO Jennifer Audette and guests at the LA premiere of Norwid's Return.



“...Nie spotkałam jeszcze banku, który tak dobrze dbałby o swoich klientów. Jestem pod ogromnym wrażeniem” - Gabriela M.

In supporting the community, POLAM appreciates and rewards our members. Last month our members had a chance to win tickets to LA premiere of Norwid's Return, starring and directed by Marek Probosz. For the latest member loyalty contests follow us on Facebook or sign up for our e-newsletter by going to our website www.polam.org

THE ANNUAL MEMBERSHIP MEETING AND BOARD OF DIRECTORS ELECTIONS

SATURDAY, MAY 13TH, 2023 AT 12:00 PM

SAINT JOHN PAUL II POLISH CENTER

3999 ROSE DRIVE YORBA LINDA, CA 92886

If you plan to join us for refreshments after the meeting, kindly RSVP by calling (800) 404-5137 by April 28th, 2023.

The nominating committee would like to announce the names of the candidates who have been nominated to the three 2-year positions available on the Board of Directors:

Andrew Kozlowski

is currently serving on the POLAM Board of Directors with 40 yrs experience in leading multi-million dollar projects. Long time leader and member of numerous Polish American organizations.

Darek Swiatkowski

Co-owner of the Polka Deli in Orange County. He has been serving the Polish community for over 30 years: currently on the board of Pope John Paul II in Yorba Linda, Program Director of PAPA Club, involved in Polish American Congress and PNA.

Bogna Ladowicz-Szupinska

is looking forward to helping grow POLAM in assets, strength, and membership. Bogna is a principal of her own architectural firm specializing in institutional projects like Pre-Schools, K-12, and City Halls.

As mentioned in the previous newsletter, nominations may be made by submission of a petition with signatures from 1% of the credit union membership (20 signatures). At least 40 days before the annual meeting (April 3, 2023), nominees must file the nomination by petition with the secretary of the credit union. To be effective, nominees must include a signed certificate with the nomination petition stating that they are agreeable to nomination and will serve if elected to office. Please note that the credit union will not conduct the election by ballot and there will be no nominations from the floor when the number of nominees equals the number of open positions. For more information, call (800) 404-5137.

HAVE WE MENTIONED WE'RE RATED 5-STAR?

Once again, we've earned a top (5-Star) rating from Bauer Financial, Inc., the Nation's Premier Credit Union and Bank Rating Firm.

Bauer rates every federally-insured credit union with the same strict standards. It's all about the numbers, and in the case of Polam Federal Credit Union, the numbers show strength.

To earn Bauer's Top Rating (5-Stars) Polam Federal Credit Union must excel in areas of capital adequacy, profitability, loan quality and more. And it does. In fact, Polam Federal Credit Union had earned Bauer's top rating continuously for 25 quarters in a row!

